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- **Natural Disasters and Disruption in Property Insurance Markets: The Case for Federal Reinsurance**, William J. Warfel, Ph.D., CPCU, CLU. Recent natural disasters have focused attention on the insured losses that could be generated by a major earthquake or hurricane and the disruption that could occur in homeowners insurance markets. This article identifies the underlying causes of the disruption and examines state insurance and reinsurance programs designed to address catastrophic exposures. A case is made that a federal reinsurance program is needed to address adequately the "worst of worst" natural disasters. **Spring, p. 30**

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- **Privacy and Insurance Web Transactions**, Gregory C. Krohm, Ph.D., CPCU, Technology Update. **Summer, p. 126**
- **Using the World Wide Web as a Business Resource**, Gregory C. Krohm, Ph.D., CPCU, Technology Update. **Winter, p. 193**
- **The Use of the Internet and Electronic Commerce within the Property and Casualty Insurance Industry**, John P. Francis, CPCU. The Internet has become a dominant force in the way businesses interact with their customers, suppliers, and other business partners. The way consumers research and buy goods and manage their finances is dramatically different than it was less than 10 years ago. While the resultant changes in the retail, banking, and investment sectors are evident, the effect on the property and casualty insurance industry is less clear.

To assess the state of the industry, with respect to the Internet, the author analyzed the web sites of the 250 largest companies. The findings indicated that a majority of the industry has not yet begun to maximize its use of the Internet. Almost 90 percent of the companies surveyed had either no web sites or had web sites that provided only static information. Only a few companies provided online real-time quotes. **Summer, p. 90**

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- **Meeting the InVest Challenge**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial.

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- **The Implementation of an Insurance Academy for High School Students**, Tammy J. Pike, CPCU, CISR. The Omaha Chapter of the CPCU Society helped launch an InVest program at a local high school. This article shows how they initially evaluated the need for high school graduates interested in pursuing a career within the insurance industry and determined the feasibility of a supplemental educational program for these students. Then it describes the process used to establish an InVest academy in a Nebraska school system. To reduce the preliminary work for groups in other states, the article provides details of the program that others can duplicate in order to provide a new and informed pool of consumers and potential insurance professionals.

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- **Electronic Signatures: A Lynchpin for E-Commerce?**, Gregory C. Krohm, Ph.D., CPCU, Technology Update.

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FINANCIAL

- **How the FASB's Proposed New Merger Accounting Standards Will Affect Insurance Companies**, Kenneth W. Holliman, William F. Ford, and Zabihollah Rezaee. The Financial Accounting Standards Board (FASB) recently issued a proposed new merger accounting standard, which, when finalized, will profoundly affect the accounting method used for most mergers in the insurance industry. The proposed new standard would eliminate the use of the popular "pooling of interests" accounting method that avoids recognizing and amortizing the goodwill that often results from such mergers. This article examines the impact of the new FASB standard on future mergers in the insurance industry, and illustrates its importance via a financial comparison of how a typical merger would be accounted for under the pooling of interests and purchase methods.

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- **Insurance Fraud Should Be Everyone's Concern**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial.
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- **The Insurance Firm Internal Auditor as Fraud-Buster**, William Hillison, Ph.D., CPA, CMA; Carl Pacini, Ph.D., J.D., CPA, CFSA; David Sinason, Ph.D., CPA, CFSA, CFE; James M. Carson; and David C. Markett, Ph.D., CPCU. Internal fraud is a significant problem faced by property and casualty insurance companies. Asset misappropriation committed by employees accounts for more than four out of five offenses. The insurance company internal auditor is often in the best position to detect, prevent, and deter employee fraud. This article outlines the types of fraud that occur in the property and casualty insurance industry, the fraud risks and signals that insurance

firm internal auditors should recognize, the assistance that insurance internal auditors can provide for independent auditors, and the positive steps insurance internal auditors can take to prevent, deter, detect, and report fraud.

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HISTORY OF INSURANCE

- **The Concept and Definition of Insurance: Is It Changing?**, Jerry D. Todd, Ph.D., CPCU, CLU, Michael A. Kueber, and Patrick O'Keefe. Many recent trends in risk management and insurance—increased use of risk financing alternatives, increased attention to managing financial risk, and the integration of insurance and banking, among others—suggest a need for a reexamination of the definition of insurance. Our legal system in many ways treats insurance activities differently, requiring many determinations whether an activity is or is not insurance. This study identifies the issues and provides a framework for decision making where insurance definition issues arise by examining both the various state statutes and court cases that have served to define the concept of insurance in the United States in recent years.

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LIABILITY INSURANCE

Gun Manufacturers Are Under Fire—Are Insurers Next? A Discussion of Handgun Liability and Its Impact on the Insurance Industry, Steven J. Sensibar. Guest Editorial.

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- **Hidden Liability Exposures of the 21st Century**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial.

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RISK MANAGEMENT

- **Sexual Harassment in Housing: A Legal, Risk Management, and Insurance Analysis**, *Robert J. Aalberts, J.D.*; *Donald W. Hardigree, Ph.D.*; *Ryan B. Lee*; and *William L. Ferguson, Ph.D.*, CPCU, CLU. Liability for sexual harassment in housing represents a potentially huge, externally imposed loss exposure for property owners, managers, community associations, and other real estate professionals. This article focuses on the historical and legal bases for these claims. Insurance coverage, or the lack thereof, provided under common commercially available liability policies is analyzed. The authors also offer various loss control and risk management techniques to help treat the exposure.

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- **Why Risk Analyses Fail**, *Mark Jablonowski, CPCU*. Risk assessments are recognized as the essential foundation for good risk management plans. In a world of increasing complexity it makes sense to try to formalize these analyses using the rigorous methods of actuarial science or engineering. Why, then, do today's risk managers so rarely utilize formal risk analysis when making important decisions? The problem lies in the difficulties associated with using precise methods to capture what is an inherently imprecise process. This article outlines some new methods for incorporating imprecise knowledge into formal risk assessments, thereby making them more realistic (and useful).

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SEXUAL HARASSMENT

- **Sexual Harassment in Housing: A Legal, Risk Management, and Insurance Analysis**, *Robert J. Aalberts, J.D.*; *Donald W. Hardigree, Ph.D.*; *Ryan B. Lee*; and *William L. Ferguson, Ph.D.*, CPCU, CLU. Liability for sexual harassment in housing represents a potentially huge, externally imposed loss exposure for property owners, managers, community associations, and other real estate professionals. This article focuses on the historical and legal bases for these claims. Insurance coverage, or the lack thereof, provided under common commercially available liability policies is analyzed. The authors also offer various loss control and risk management techniques to help treat the exposure.

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WORKERS COMPENSATION/EMPLOYERS LIABILITY

- **Work Hardening: An Asset or Inequitable Expense in the Treatment of Workers Compensation Claimants**, *CPCU Society's Kansas City Chapter*. Have you ever wondered if a medical charge was worth the service rendered? Have you reviewed a claims file and questioned if the medical treatment was effective? The purpose of this article is to measure the value of a physical therapy technique by the name of work hardening in returning workers compensation claimants to work. The specific questions addressed are: Does this technique assist in returning the employee to work earlier than those employees not exposed to work hardening? Is the expenditure cost-effective?

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